



BILL GIBSON - SAYING GOODBYE TO A LEGEND

- **Bill Gibson - A Lifetime with American Income**
- **Trick-Or-Treat Child Safe Kits**
- **September Leadership Development School**



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life
& National Income Life

Leaving Your Legacy

In the insurance industry, we all know how important it is to leave a legacy. For most of us at American Income and National Income, leaving a legacy simply means making sure your family is protected if something happens to you, but this is just a definition we have succumbed to because of our chosen professions. Another definition of leaving a legacy is basically to leave your mark on something which is left behind. This month I am going to delve into both aspects of the term "leaving your legacy."

First, I want to touch on the second part of the term leaving your legacy — the part about leaving your mark on something which is left behind. This month, American Income and National Income lost a great associate, a compassionate advocate, and a dear friend. Bill Gibson, a PR Representative with the Paul Rumbac Agency, had a heart attack Sunday, Oct. 1, 2006. Bill's involvement with American Income began over 40 years ago and his passion grew for this Company each and every day. Bill held a variety of positions within this Company, including that of State General Agent. He definitely left his mark upon whatever he left behind — a legacy. Bill will be greatly missed by all who had the pleasure of knowing him. Find out more about the legend, Bill Gibson, on Page 9 as we pay tribute to his life and his career with American Income.

Sometimes in moments of sadness, sorrow, and great loss, we tend to see things clearer with a more profound sense of understanding. Having had such a moment recently, I feel as though I have come to an even deeper comprehension of what we do and what we offer working families. This contemplation goes along with both lines of our "leaving your legacy" definition.

American Income and National Income offer a powerful service to the markets we serve. Taking this to its lowest common denominator, it is clear we offer people security and peace of mind in an unsure world. We offer family protection and planning for the future. Whatever way you look at it, we offer families the opportunity of leaving a legacy for those they love, as well as letting us leave our legacy on the lives we touch.

Having said all of this, I believe it is important to stop every once in a while and take a moment — a true moment. Take stock in what you do and think about the impact you have on the people you serve. What you do is tremendous and your work allows you and American Income and National Income to leave a legacy.

Think big!

Dates to Remember

Tuesday, Nov. 28, 2006

All business and PR credits must be at the Home Office to count for November production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$877,927.29 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.

Pennsylvania AFL-CIO Endorses AIL

Recently, a letter went out to the union locals within the Pennsylvania AFL-CIO, reintroducing AIL and the benefits we offer. The letter instructed all affiliates to take advantage of the fantastic assistance we provide to working families in the Pennsylvania area, saying, "As part of our ongoing effort to encourage our members to buy union, we encourage you to give your first consideration to this all-union insurance company."

The President of the Pennsylvania AFL-CIO, William M. George, wrote in detail about the no cost benefits offered to members in the area. He especially emphasized the AD&D benefit and how this benefit covers the members 24 hours a day, 7 days a week. He also spoke of the Health Services Discount Card and the Child Safe kits we offer to those in the area.

His letter continued by illustrating the involvement AIL has with the community. He touched upon our CLC attendance, the food bank, our presence on picket lines, and other various contributions to labor campaigns throughout Pennsylvania.

Mr. George finished by encouraging all local leaders to "contact your local AIL Representative and meet with him/her to ensure your members receive every opportunity to protect themselves and their families."

This letter speaks volumes about how our clients feel about American Income. It makes clear the amount of trust our members have in the Company. Keep up the great work, everyone!

Correction

Last month, our second place RGA should have been David Hausman from the Eric Giglione Agency and our third place RGA should have been Joshua Goodman from the Bill Jennings Agency. Congratulations!

Founder's Club Outstanding Producers

September 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	NG ▲	RETENTION
Rae Duvauchelle	Rick Altig	1	\$55,383		82.9
Max Ouasem	David Cohen	8	71,140		87.5
Scott Remmey	Eric Giglione	10	52,870		76.5
Rosalie Zwicker	Joe Manone	2	45,523		76.3

▲Percentage of Net to Gross

Founder's Club Outstanding PR Reps

September 2006

AGENT	SGA	TIMES QUALIFIED	CARDS/GROUPS
Ken Altizer	Marc Morton	6	50

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Announcing: 2007 AIL/NILICO Public Relations Summit

Are you playing with a winning hand? PR Reps attending the 2007 PR Summit will be. PR Summits in previous years have proven very successful. Leads are up 18 percent, the PR force has grown exponentially in size, and the resources and tools available are better than ever. *The 2007 PR Summit promises to be the best yet!* Can you imagine the impact this will have?

For first year PR Reps and those interested in some very specialized credit union training, the Summit will begin the morning of Thursday, Jan. 18, so plan to arrive in time for dinner at 7:00p.m. on Wednesday, Jan. 17.

Jan. 19 holds something very special in store for you, something we have never offered before, and everyone will want to attend. We are bringing to you a full day **Strategic Sales Workshop**. This workshop will sharpen your techniques for gaining access to decision makers, assessing needs, developing strategic relationships that offer open dialogue and solution presentation, and asking for and closing the deal.

On Jan. 20 we will apply what we learned the day before in **breakout sessions** organized by topic. Breakouts will include markets such as associations, unions, credit unions, Child Safe, and more. The sessions will also include additional training and suggestions on sales techniques in a more market specific approach, role playing, question and answer sessions, and open idea sharing.

As always, the evenings will be filled with good food and great friends. The Summit will conclude Jan. 20 with a fun-filled outing that you do not want to miss.

Don't miss this year's Summit! Mark your calendars now, and keep an eye out for your enrollment form. We are looking forward to seeing you there!

New Office Openings

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of October. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

The Rick Altig Agency

The Rick Altig Agency opened an amazing four new offices throughout the West Coast.

Springfield, Oregon

MGAs: Tom Craig & Mike Mandella

Portland, Oregon

MGAs: Patrick Coughlin & Travis Vandenberghe

Long Beach, California

MGAs: Tony Fox & Matt White

Veradale, Washington

MGAs: Ryan Nichio & Joel Michael

The David Zophin Agency

David is on the ball, opening a new office in Massachusetts.

Dorchester, Massachusetts

MGA: Melanie Cohen & SA: Jose Lopes

Child Safe

Child Safe leads are in increasing demand lately, and child safety is a major concern during Halloween. We at the Home Office cannot think of a better time to generate some Child Safe leads. Don't forget these Halloween tips we previously sent out to your Agencies.

- If you printed some special holiday Child Safe response cards with your Agency's business reply address and permit on the back side, remember to drop them in the Trick-Or-Treaters' bags on Halloween.
- For an extra treat, attach some candy to each card.
- When making Child Safe sales, leave a supply of cards with your clients and ask them to drop the cards in the Trick-Or-Treaters' bags. You can bet that some of the Trick-Or-Treaters they see will be the children of friends and family members. In addition, many parents go through their children's bags and will run across the card.
- Leave some of the cards and candy at the local "Halloween safe stops," which are sponsored events where children can Trick-Or-Treat safely. Most cities and communities have them.
- Many schools and churches have Fall carnivals or Halloween events designed to offer safe alternatives to Trick-Or-Treating. Leave a supply of cards and candy with the schools or churches.

Let's help make this year's Halloween safe for children everywhere.

PR News

If you have any PR News or office openings you would like to see in future issues of the Spotlight, please e-mail your information to dyannazzo@aiflife.com or syarbrough@aiflife.com.

Promoted to 52.5 Percent Supervising Agent

Michael Akers	Roger Holloway	Travis Nadeau	Isaiah Taulbee
Laura Besbara	Susan Johnston	Elizabeth Neai	Sharon Ward
Tom Coates	Shane Kerr	Guy Pagliolo	Charlotte Watkins
Robin Dillow	Joshua LaBonte	Matt Pflueger	Wade Wolf
Adnan Dizdarevic	Michael LiBassi	Mark Poechman	Jack Wu
Michael Forcier	Darren Lightburn	Charles Schuets	Sheila Wyman
Ricardo Garavito	Nicholas Melo	Crystal Scott	Demetrius Young
Art Gonzales	Sonia Muller	Lindsey Stover	Marc Younger
Christopher Hankins	Albert Musselwhite	Jonathan Stuffer	

Promoted to 55 Percent Supervising Agent

Richard Correa	Marty Henderson	Laurence King	Troy Tripp
Matthew Grana	Sandra Ivy	Rosa Ngolo-Grubb	Jerome Washington

Promoted to 57.5 Percent General Agent

Ryan Clarke	Garret Kun	Petko Petkov	Diane Shiple
Matthew Gonzales	David Lamb	Charles Riggs	Emmanuel Villaseñor
Renee Jeffries	Matthew Moore	Robert Shafer	

Promoted to 60 Percent General Agent

Alfred Brenner	Karen McQuoid
Robert Gerdes	James Nelligan

Promoted to Master General Agent

Victor Cabral	Ross Ewen	William Jaquay	Edwin Menzies	Jesse Zwack
Walter Dow	Aaron Harris	William Kidder	William Reeves	
Todd Engelson	Phillip Humbel	Patricia Lee	John Sparty	

Promoted to State General Agent

AJ O'Connor

Individual Producers

1. Nicole Winn

Santa Rosa, CA



2. Richard Krueger

Woodridge, IL



3. Rae Duvauchelle

Kailua, HI



4. Bonnie Williams

St. John's, NL



5. Max Quasem

Los Angeles, CA



6. Carla Miller

Omaha, NE



7. Jose Lopes

Framingham, MA



8. Merridy DeVorce

Phoenix, AZ



9. Lily Tchen

Los Angeles, CA



10. Alex Bluhm

Concord, CA



Individual Producers

All Time Record to Beat

Month: \$62,536 Net ALP Zachary Hart

September Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Nicole Winn	\$27,245		69.0	David Wang	Altig-Orlovic
2. Richard Krueger	26,191		76.9	Christopher Clark	Bob Olson
3. Rae Duvauchelle	22,271		82.9	Bonnie Williams	Rick Altig
4. Bonnie Williams	22,251		77.7	Earnest Loveless	Rick Altig
5. Max Quasem	21,442		87.5	Carla Miller	David Cohen
6. Carla Miller	18,808		75.5	Melanie Cohen	John Akers
7. Jose Lopes	18,159	93		William Myatt	David Zophin
8. Merridy DeVorce	17,837	87		Lily Tchen	Steve Hartman
9. Lily Tchen	17,424		70.9	Roger Johnson	David Cohen
10. Alex Bluhm	17,378		82.0	Lawrence Hauck	Jatof-Foti
11. Navcen Eapen	16,830		77.3	Lawrence Hauck	Steve Friedlander
12. Mary Ann Gaelic	16,236		74.5	Christopher Clark	Steve Friedlander
13. Theresa Bellajaro	15,735		79.7	Brett MacCannell	Rick Altig
14. Joanne Khau	15,698	100		Rebecca Klebsch	Rick Altig
15. Bradley Kampmeier	15,316	96		Doreen Ryan-Foti	Joe Manone
16. Ruben Soberanes	15,026		69.7	Harjeet Rana	Jatof-Foti
17. Brian Alt	14,757		78.3	Doreen Ryan-Foti	Imran Satti
18. Joaquin Santos	14,717		79.7	Preston Foster	Jatof-Foti
19. Christopher Jordan	14,632	89		Simon Arias	Mark Hancock
20. Richard Miller	14,618	92			Surace-Smith

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Max Quasem	\$177,125		87.5	Earnest Loveless	David Cohen
2. Carla Miller	155,850		75.5	Carla Miller	John Akers
3. Timothy Cruise	133,707		83.9	Matthew Hogan	Rick Altig
4. Jesse Wise	131,306		81.8	John McGrath	Durhon Oldham
5. Steven Stensrud	123,335		82.8	Matthew Melhorn	Rick Altig
6. Garret Kun	120,892		85.7	Roger Johnson	Fred Hadayia
7. Alex Bluhm	119,714		82.0	James Scallon	Jatof-Foti
8. Sebastian Kazek	119,395		78.7	Samantha Chui	Tom Williams
9. Samantha Chui	114,728		71.0		Williams-Williams
10. Scott Remmey	114,398		76.3		Eric Giglione
11. Tara Soderman	114,314		84.6	Tara Soderman	Rick Altig
12. Ruben Soberanes	113,577		69.7	Doreen Ryan-Foti	Jatof-Foti
13. Lily Tchen	109,376		70.9	Lily Tchen	David Cohen
14. Robert Ulreich	106,877		80.9	Roger Johnson	Jatof-Foti
15. Brian Alt	106,102		78.3	Harjeet Rana	Imran Satti
16. Rudi Carenzind	106,017		88.9	Earnest Loveless	David Cohen
17. Daniel Potitechio	105,296		91.8	David Wang	Bob Olson
18. Helen Taylor	103,483		83.2	Harpreet Gujral	Rick Altig
19. Sabrina Lloyd	102,256		81.7	Barry Dillah	Eric Giglione
20. Rae Duvauchelle	101,304		82.9	Christopher Clark	Rick Altig

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

37 Years of Service

Pater Nielsen

26 Years of Service

Patrick Coughlin
Eric Giglione

24 Years of Service

Rick Altig

21 Years of Service

Ted Schilling

19 Years of Service

Angeles Ordas

15 Years of Service

David Hausman
Jinzhou Zhao

13 Years of Service

Douglas Bauknecht

11 Years of Service

Bill Jennings
Kobina Sekyi

10 Years of Service

Eric Dionne
Joey Kennedy

9 Years of Service

Brenda Carson
Carla Miller

8 Years of Service

Carl Boldon
Anthony Christman
Pamela Drury
Benjamin Mancillas

7 Years of Service

Steven Jakubczak
David Zophin

6 Years of Service

Timothy Farr
Jerald Muhammad
Eric Neal

5 Years of Service

Kevin Appasamy
Robert Bingham
Matthew Dahler
Joseph Larsen
Demetrius Peete
Dustin Rnaum

4 Years of Service

Mack Bell
Joseph Callahan
Joseph Coarsey
David Farraway
Mary Ann Gaelic
Frederick Hadayia
Jason Mollo
Michael Snow

3 Years of Service

Sandra Carlson
Preston Foster
Benjamin Foti
Matthew Hogan
John Keiderling
Jason Mayer
Matthew Melhorn
Justin Miller

3 Years of Service

Corey Neff
Pete Pels
Shawn Richmond
Erin Ziegler

2 Years of Service

Richard Barbour
Sabcel Caudle El
Rae Duvauchelle
Naveen Eapen
Laura Fisher
Ryan Freund
Robert Hamilton
Luis Heredia
Arlene Hughes
Adrian Jefferson
Emily Jennings
Yevgeniy Kashkin
Graham Komada
Patra Meacham
Elizabeth Michalek
Sami Mogannam
Perquida Osborne
Derek Sandilands
Wendy Storandt
Moswen Taylor
Terrence Thomas
Melanie Webb
David Williams
Jason Young

1 Year of Service

Herbert Adams
Oboumou Assa

1 Year of Service

Timothy Baker
Andrea Barenholtz
Jennifer Chetwynd
Leavona Davidson
Lamine Diakhate
Michael Gallagher
Giovanni Guerrero
Torrence Henry
Diana Huffman
Mirjana Ivankovic
Grant Johnson
Phyllis Jones
Barbara Knight
Vincent Laroocca
Beth Lopez
Nathan Meckey
Chad Mulchand
Michael Navarrette
Siddharth Patel
Timothy Rose
David Rowell
Norman Sellen
Nabil Spahi
Steven Stensrud
Carolyn Stroman
Craig Strompf
Georgy Thomas
Andy Walters
Lauren Wojewodzic
Cheryl Zaborniak



Bill Gibson

June 26, 1925
to
October 1, 2006

You will be missed.

Bill was a dear friend and a great colleague. He was a tremendous asset to our Company and definitely left his legacy with us who knew him. Bill's commitment and dedication is an inspiration to all who have made their home here at American Income and National Income.

Below are some words about Bill from those who knew him best. Bill will be missed!

Roger Smith, President and CEO

"Our company is a better company for its relationship with Bill. I was privileged to have worked with Bill as his SGA for seven years, and during that time I found him to be a man of high integrity, committed to both his family and his profession. I have never seen as professional a team of labor activists as we have at AIL/NILICO, and I have not seen an individual more dedicated to the working person than Bill."

I once told him, 'If you take care of me, I will take care of you.' His reply was, 'I will take care of me for you, if you take care of you for me.' I will never forget that line. That is the kind of guy he was."

Scott Smith, Executive Vice President

"Bill Gibson lived a blessed life. He and his wonderful wife of 56 years, Jean, had nine children, 25 grandchildren, and one great grandchild. Bill was a dedicated PR man and has worked for American Income for the past 40 years. I have had the privilege of working with Bill for the last two and half years in the Michigan area. He has worked all over the country with American Income and has given me a lot of great advice as an SGA. He loved unions and was a hard worker in spite of his age and growing health problems. Just a week before he passed away, he was still taking care of his groups. He was a wonderful person and will be missed."

Paul Rumbac, SGA

"... there are few individuals with the energy, spirit, and compassion for AIL and working families."

"American Income Life experienced a great loss with the passing of William Gibson. Bill's loyalty to American Income was evident in his tenure with the Company having worked in various positions for over 40 years. As many of his colleagues will remark, there are few individuals with the energy, spirit, and compassion for AIL and working families. Bill was proud of this fact. He was someone who was always there to help anyone. We will miss him dearly."

Bob Olson, SGA

"When I received the news about the passing of Bill Gibson, my thinking went back some forty years. American Income was less than ten years old when we met. He had heard of American Income and was interested in why it was that we were working with unions. His eyes lit up, you could see the excitement within him and he said, 'American Income is the company that I want to be with. You have the philosophy that excites me. You represent the things I believe in.'"

This one man turned a less than average agency into the most spectacular agency we had at American Income in those years.

Bill was an unusual man. He could be flamboyant and he could be just down, but always, in everything in which he was associated, integrity was securely woven into the fabric. He was a very religious man. He didn't wear it on his sleeve, but he looked up to what his expectations required. They don't make people like Bill very often, and for myself personally, and most especially for American Income, we are better because our paths crossed with this magnificent individual.

His family was everything to him. He was an outstanding father and husband. I know that all of us at American Income miss this wonderful person and the world is not quite as good as it used to be when Bill Gibson was part of it."

Bernard Rapoport

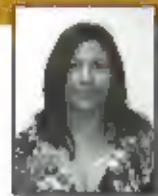
"Bill Gibson lived a blessed life."

"He was an outstanding father and husband."

Supervising Agents



1. Greg Stewart
Woodridge, IL



2. Adriann Morales
Los Angeles, CA



3. Bradley Ellison
Troy, MI

September Production

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Greg Stewart	\$22,831	\$34,550	88		David Wang	Bob Olson
2. Adriann Morales	20,138	21,487	95		Erik Graham	David Cohen
3. Bradley Ellison	17,549	23,596	86		Sonny Gurney	Paul Rumbuc
4. Jared Mlinarich	15,939	23,601		72.6	Steven King	Paul Rumbuc
5. Sarah Worobec	15,698	29,507	84		Brett MacCannell	Rick Altig

YTD Production

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Jared Mlinarich	\$98,096	\$154,868		72.6	Steven King	Paul Rumbuc
2. Greg Stewart	86,971	152,642	88		David Wang	Bob Olson
3. Rachel Buser	82,328	165,200		78.7	Matthew Hogan	Durhon Oldham
4. Cynthia Sittig	81,580	152,188		76.4	Scott Keeney	Durhon Oldham
5. Keith Moore	72,356	116,482		70.3	Alex Gonzales	Jatoft-Foti

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Brett Gryska
Rochester, NY



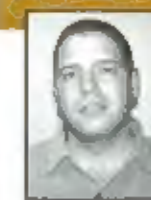
2. Michael Vasu
Cleveland, OH



3. Benjamin Foti
Concord, CA



4. David Guzman
Cleveland, OH



5. Michael Broker
Rochester, NY

September Production

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Brett Gryska	\$38,054	\$42,707	91		Jim Bianchi	Durhon Oldham
2. Michael Vasu	37,162	40,862	95		Nicholas Zangardi	Surace-Smith
3. Benjamin Foti	37,141	37,950		83.8	Cheryl Foti	Jatoft-Foti
4. David Guzman	31,295	36,403		76.7	Travis Moody	Surace-Smith
5. Michael Broker	27,666	36,619	92		Jim Bianchi	Durhon Oldham
6. Renee Jeffries	27,344	30,186	100		Simon Arias	Surace-Smith
7. Kim Burton	27,171	35,952		68.3	Simon Arias	Surace-Smith
8. Joshua Riehl	25,302	29,612		81.6	Steven DiChiaro	Bill Jennings
9. Garret Kun	24,217	36,041	89		Matthew Horn	Fred Hadayia
10. Robert Gerdes	23,842	28,528		82.3	Rebecca Klebsch	Joe Manone

YTD Production

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. David Goodman	\$199,776	\$257,440		79.2	Joshua Goodman	Bill Jennings
* 2. Steven Engrav	164,822	272,543		73.6	Wayne Hendricks	Joe Manone
* 3. Thomas VanOsdol	160,280	247,735		72.1	Steven Strong	Durhon Oldham
* 4. David Guzman	146,985	214,897		76.7	Travis Moody	Surace-Smith
* 5. Beth Snow	146,101	216,215		81.2	Curt Snow	Jatoft-Foti
6. Joshua Riehl	131,037	174,920		81.6	Steven DiChiaro	Bill Jennings
7. Sara Geiger	125,305	176,238	85		Samuel Cohen	Fred Hadayia
8. Brett Gryska	125,251	184,381	91		Jim Bianchi	Durhon Oldham
9. Todd Sahn	119,430	153,452	86		Dorian Oldham	Durhon Oldham
10. Danielle Holmes	118,251	159,815		77.0	Joshua Goodman	Bill Jennings

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Sensational Success!

AMS continues to provide everyone with the opportunity to go the distance. More people are finding how a little hard work coupled with this program can make their career dreams come true. This month we had the chance to speak with individuals who were more than happy to share their success stories and how they got to where they are now.



Bryan Flannery
The Surace-Smith Agency
Promoted to MGA 08/06

Success in the field relies on three things: hard work, a positive attitude, and having the right skills to really make an impact. All provides you with the training to make those three things a reality. It is up to you to implement this training and apply it to achieving your career goals.

"Success in the field relies on three things: hard work, a positive attitude, and having the right skills to really make an impact. All provides you with the training to make those three things a reality. It is up to you to implement this training and apply it to achieving your career goals."



Michael Glossop
The Rick Altig Agency
Promoted to MGA 08/06

This career is a challenge when you are new. It may seem overwhelming when you have so much to learn, but do not give up! Be patient, and take it one step at a time. You cannot expect to be an overnight success, but you will be at the top in no time.

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Victor Cabral
The Williams-Williams Agency
Promoted to MGA 09/06

Set a goal for yourself, write it down, and do everything in your power to achieve it. Remember: until you write it down, it is just a dream. Once it is on paper and in front of you every day, it becomes a solid goal to work for. Now just put your mind to it and work to make it happen!

"Set a goal for yourself, write it down, and do everything in your power to achieve it. Remember: until you write it down, it is just a dream. Once it is on paper and in front of you every day, it becomes a solid goal to work for. Now just put your mind to it and work to make it happen!"



Walter Dow
The Rick Altig Agency
Promoted to MGA 09/06

The process to becoming an SA is full of small changes and transitions. Then, we reach MGA, and it is suddenly coming at you so fast that some people may find it overbearing. Give it time! Everything will start moving smoothly before you know it.

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Ross Ewen
The Steve Jakubczak Agency
Promoted to MGA 09/06

Learn from those around you, and take advice from all who would offer it. The successful people around you know what works, so do not try to reinvent the wheel. Be more concerned with polishing yourself. And do not worry about starting out at the top — we all need to grow.

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Aaron Harris
The Rick Altig Agency
Promoted to MGA 09/06

Be prepared to go to work — I put in a full eight hours a day. Follow your models and stay focused. Do not let bad days take you out of your game. And finally, be more concerned about your client than yourself. Imagine they are your closest relatives, and do everything you can for them.

"Be prepared to go to work — I put in a full eight hours a day. Follow your models and stay focused. Do not let bad days take you out of your game. And finally, be more concerned about your client than yourself. Imagine they are your closest relatives, and do everything you can for them."



William Jaquay
The Steve Greer Agency
Promoted to MGA 09/06

Listen to your MGAs and your SGAs, and do what they say. They will not steer you wrong. I don't think I need to say it, but work hard! Be prepared to give it your all. Don't give up and keep trying to move forward. Dedication and persistence will get you everywhere.

"Listen to your MGAs and your SGAs, and do what they say. They will not steer you wrong. I don't think I need to say it, but work hard! Be prepared to give it your all. Don't give up and keep trying to move forward. Dedication and persistence will get you everywhere."



Jason Kidder
The Steve Jakubczak Agency
Promoted to MGA 09/06

The best advice I have is: never give up. You are going to have your up and down days, but no matter what, you cannot give up on your dreams. Always look at your goals and realize you are capable of achieving them. Remain confident and do your very best.

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Patricia Lee
The Paul Rumbac Agency
Promoted to MGA 09/06

My advice is to be committed and believe in what you are doing. Stay positive, and surround yourself with positive and successful people. There are always twists and turns with this business, but stick with it. Follow your leadership, and you will do wonderfully.

"My advice is to be committed and believe in what you are doing. Stay positive, and surround yourself with positive and successful people. There are always twists and turns with this business, but stick with it. Follow your leadership, and you will do wonderfully."



William Reeves
The AJ O'Connor Agency
Promoted to MGA 09/06

American Income is like no other business I know. I have never heard of a place where your rate of success is based on your personal production, rather than the manager's preference. There is no glass ceiling here, and you can go as high as you wish.

"American Income is like no other business I know. I have never heard of a place where your rate of success is based on your personal production, rather than the manager's preference. There is no glass ceiling here, and you can go as high as you wish."

Congratulations!

Are You A Curious Leader?

With the passing of another Leadership Development School, one word comes to mind. It's curiosity.

Curiosity is a pre-requisite to continual improvement and even excellence. As leaders, we need to study people and systems. We need to inspire each other to be intellectually curious. We feel that making progress, in part, is based upon thinking. We can apply this notion of intellectual curiosity by thinking about our organization's future, understanding the present, and knowing and challenging ourselves to creatively move people and our Agencies to their vision.

Always remember, leadership is about making things happen! If you don't know, you can't do.

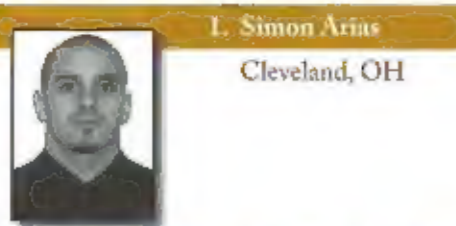
Below: A snapshot of the latest class during an in-depth information session. Participants received training on topics such as Recruiting, Retaining Agents, Non-Traditional Leads, and working with Home Office.

Bottom: The September 2006 Leadership Development School attendees on the front steps of AIL/NILICO Home Office in Waco, Texas.

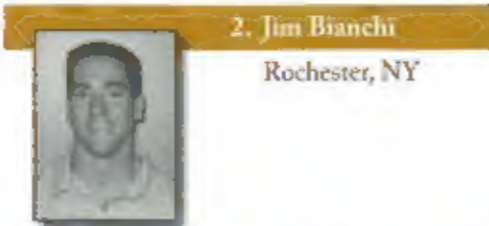


Leadership Development School - Become a Leader

Master General Agents



1. Simon Arias
Cleveland, OH



2. Jim Bianchi
Rochester, NY



3. Harjeet Rana
Halifax, NS



4. Cheryl Foti
Concord, CA



5. Steven DiChiaro
Denver, CO

All Time Record to Beat
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat
Month: \$250,859 Net ALP Jim Bianchi

September Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Simon Arias	\$107,306	\$118,647	90		Surace-Smith
2. Jim Bianchi	88,320	133,711		76.8	Durhon Oldham
3. Harjeet Rana	87,011	111,727		70.4	Imran Satti
4. Cheryl Foti	69,900	98,754		72.8	Jatoft-Foti
5. Steven DiChiaro	65,860	69,348		75.9	Bill Jennings
6. Donald Orban	63,882	62,860		76.5	Scott Latta
7. Travis Moody	62,320	94,454		72.8	Surace-Smith
8. David Wang	57,588	136,779		72.6	Bob Olson
9. Samuel Cohen	56,072	51,109		73.0	Fred Hadayia
10. Nicholas Zangardi	49,733	72,036		71.6	Surace-Smith

All Time Record to Beat
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat
YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$1,011,485	\$1,274,193		73.2	Bill Jennings
* 2. Samuel Cohen	683,571	804,799		73.0	Fred Hadayia
* 3. Harjeet Rana	660,435	741,282		70.4	Imran Satti
* 4. Matthew Hogan	608,503	918,074		73.7	Durhon Oldham
* 5. Nicholas Zangardi	529,732	579,859		71.8	Surace-Smith
6. Cheryl Foti	488,355	809,658		72.8	Jatoft-Foti
7. David Wang	422,045	865,137		72.6	Bob Olson
8. Jim Bianchi	420,068	723,065		76.8	Durhon Oldham
9. Wayne Hendricks	395,273	637,478		76.2	Joe Manone
10. Travis Moody	383,710	473,461		72.8	Surace-Smith

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Jim Bianchi
Rochester, NY



2. Nicholas Zangardi
Cleveland, OH



3. Sonny Gurney
Troy, MI

September Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$238,888	\$397,737		77.0	Durhon Oldham
2. Nicholas Zangardi	152,652	186,932		73.5	Surace-Smith
3. Sonny Gurney	133,705	168,931		73.1	Paul Rumbuc
4. Joshua Goodman	114,318	156,519		73.1	Bill Jennings
5. David Hausman	102,948	146,179		74.1	Giglione, Eric

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jim Bianchi	\$2,082,157	\$3,206,053		77.0	Durhon Oldham
2. Joshua Goodman	1,533,574	1,869,412		73.1	Bill Jennings
3. David Hausman	1,232,957	1,742,427		74.1	Eric Giglione
4. Sonny Gurney	1,170,893	1,420,806		73.1	Paul Rumbuc
5. Steve Surace	799,849	1,250,572		70.6	Surace-Smith

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Amount
Richard Krueger	Bob Olson	\$4,766.74
Bonnie Williams	Rick Altig	\$4,724.50
Rae Duvauchelle	Rick Altig	\$4,668.41
Max Quasem	David Cohen	\$4,558.27
Nicole Winn	Altig-Orlovic	\$4,359.32
Alex Bluhm	Jatoft-Foti	\$3,709.89
Naveen Eapan	Steve Friedlander	\$3,492.85
Carla Miller	John Akers	\$3,197.41
Mary Ann Gaelle	Steve Friedlander	\$3,082.05
Patricia Newell	Steve Friedlander	\$2,990.95

Total Retention Bonus Paid: \$447,528.33
450 Producers Qualified

PR Bonus*

Qualifier	SGA	Amount
Kelvin Mugeridge	Steve Friedlander	\$6,072.00
Sue Akers	John Akers	\$3,829.50
Anna Zakharova	Tom Williams	\$3,372.00
Barbara Knight	Scott Latta	\$3,094.75
Ruchelle Valdez	Altig-Orlovic	\$2,734.00
Erica Dalager	Alt.-Orl.-Vene	\$2,640.88
Lori Quinn Rozzell	Williams-Williams	\$2,575.00
Heather Cowdrey-Murch	Altig-Deley	\$2,247.12
Paul Winslow	HO St. Louis	\$1,915.50
David Provencher	Imran Satti	\$1,422.00

Total PR Bonus Paid: \$63,175.97
116 PR Reps Qualified

MGA Bonus*

Qualifier	SGA	Amount
Simon Arias	Surace-Smith	\$12,323.04
Harjeet Rann	Imran Satti	\$10,110.10
Jim Bianchi	Durhon Oldham	\$8,925.54
Samuel Cohen	Fred Haclayis	\$7,591.74
David Wang	Bob Olson	\$7,511.12
Travis Moody	Surace-Smith	\$7,281.43
Donald Orban	Scott Latta	\$6,602.76
Cheryl Foti	Jatoft-Foti	\$6,385.46
Todd Engelson	Alt.-Orl.-Vene	\$5,071.13
Steven DiChiaro	Bill Jennings	\$5,053.52

Total MGA Bonus Paid: \$227,288.41
100 Managers Qualified

BR Bonus*

Qualifier	SGA	Amount
William Myatt	Steve Hartman	\$3,861.04
Donald Orban	Scott Latta	\$3,428.60
Simon Arias	Surace-Smith	\$3,428.49
Todd Engelson	Alt.-Orl.-Vene	\$2,755.53
Robert Gerdes	Joe Manone	\$2,691.07
Natalie Linker	Alan Jennings	\$2,669.60
Brett Gryska	Durhon Oldham	\$2,647.22
Melanie Cohen	David Zophin	\$2,499.03
Sarah Worobec	Rick Altig	\$2,163.77
Zachary Hart	Mar Hart	\$2,064.13

Total BR Bonus Paid: \$139,934.58
180 Managers Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

MONETARY DONATIONS

American Income & National Income

- Contributed \$25,000 to the *Working for Good Jobs in America Fund*.
- Presented \$10,000 to Labor Community Services for the *Miguel Contreras Learning Complex*.

The Rick Altig Agency

- Gave \$2,500 to the *Canadian Ball Hockey Association*.
- Donated \$475 to *North West Labor History's Scholarship*.
- Presented \$57.49 to *CAW's* golf tournament for a prize.
- Gave \$500 to *IBT Joint Council 36* for their golf tournament.
- Donated \$1,250 to *La Fondation de l'Ecole Horizon-Soliel* for their golf tournament.
- Gave \$1,150 to *TUAC Local 500* for their golf tournament.
- Presented \$159.12 to the *North Dakota AFL-CIO* for a hospitality room.
- Donated \$751 to *LAM 751* for their golf tournament.
- Contributed \$500 to *CEP* for their golf classic brunch.
- Presented \$250 to the *Ontario Teamsters* for the *Invitational Golf Tournament for Variety Village*.
- Gave \$250 to *LAM 831* for their annual fundraiser.
- Donated \$2,474.91 to *NDP* for an ad in their magazine.
- Presented \$500 to *UFCW 1496* for their scholarship.
- Contributed \$125 to the *CEP Manitoba Area Council's* golf tournament.
- Gave \$150 to *UFCW 832* for their golf tournament.
- Donated \$150 to *PAT 567* for their picnic.
- Contributed \$100 to *BFF 647's* family picnic.
- Presented \$605.86 to *MGEU* for the *On Course for Courage Golf Tournament*.
- Gave \$750 to *Minnesota AFL-CIO* for their convention.
- Donated \$150 to *AFM 276* for the musical bursary.
- Gave \$374.50 to the *Kingston Labour Council* for a magazine ad.
- Donated \$94.29 to *Idaho AFL-CIO* for a hospitality suite.

The Rick Altig Agency (continued)

- Presented \$200 to *SOAR C-2* for their tournament and their memorial trust.
- Donated \$49.99 to *Piledrivers 2416* for an event prize.
- Contributed \$219.99 to *LIUNA 296* for their picnic.
- Gave \$139.99 to *BSOIW 29* for their annual picnic.

The Mark Hancock Agency

- Donated \$2,500 to *Teamsters Local 135's* scholarship fund.

The Jatoft-Foti Agency

- Contributed \$3,205.62 to the *2006 CCUL/NCUL Annual Meeting and Convention*.
- Presented \$363.26 to the *Mt. Diablo CLC* for their chapter meeting.
- Donated \$285 to *SMW Local 104* for the *2006 Sporting Clay Event*.
- Presented \$86.73 to the *Sacramento Valley Chapter* for a meeting raffle prize.
- Gave \$250 to the *Martinez Wrestling Club* as a hole sponsor.
- Donated \$35 to the *East Bay Chapter CCUL* for their meeting dinner.
- Contributed \$100 to *CWA 9423* to the *United Way Fair*.
- Gave \$162.36 to *IBEW Local 595* for a raffle prize.
- Donated \$54.11 for prize in *Contra Costa's Silent Auction*.
- Presented \$750 to the *Monterey Bay Central Labor Council* for a full page ad and dinner tickets.
- Gave \$400 to *Labor Leader Committee* for a full page ad.
- Gave \$500 to *Teamsters 601* for an ad in their newsletter.

The Bob Olson Agency

- Presented \$100 and a raffle prize to *Boilermakers 524* for their picnic.
- Contributed \$188 to *Laborers 81* for their golf outing.

Total \$57,906.22

OTHER DONATIONS

The Bob Olson Agency

- Donated a television to *GCC 485M* as a golf outing prize.
- Presented a grill to *SOAR 1010* as a prize for their picnic.
- Gave a television to *CJA 1889* for a raffle prize.
- Contributed a television to *USWA District 7* for a golf outing prize.

Submit your contributions monthly via e-mail to dyannazzo@ailife.com.

SEPTEMBER CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		76.5	\$253,928	\$229,500	111	\$423,313

SEPTEMBER CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	84		\$136,594	\$91,500	149	\$142,324
Paul Rumbuc		73.0	177,000	138,500	128	273,860

SEPTEMBER CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith		71.7	\$228,314	\$108,300	211	\$332,174
Steve Hartman		71.8	121,747	67,000	182	170,493
Imran Satti		71.6	130,675	86,500	151	186,502
Bill Jennings		73.3	111,551	93,000	120	152,841

SEPTEMBER CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Scott Latta		71.1	\$65,105	\$19,500	334	\$66,274
Chris Hernandez		76.0	51,227	28,000	183	83,993

SEPTEMBER CATEGORY VI

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Altig-Orlovic-Venekamp	84		\$75,040	\$52,000	144	\$87,347
Torrence Rowell	100		30,938	26,000	119	30,938

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		76.5	\$2,282,035	\$1,962,000	116	\$3,499,862

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Fred Hadayia	84		\$802,014	\$549,000	146	\$893,512
Paul Rumbuc		73.0	1,538,190	1,246,500	123	2,310,163

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith		71.7	\$1,742,014	\$942,300	185	\$2,633,195
Bill Jennings		73.3	1,516,723	837,000	181	1,933,458
Imran Satti		71.6	1,251,723	778,500	161	1,720,846
Steve Hartman		71.8	858,000	603,000	142	1,354,159
Steve Friedlander		76.3	744,918	720,000	103	1,401,655

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		70.4	\$474,503	\$391,500	121	\$811,297

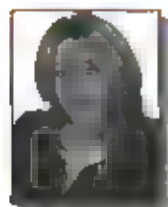
YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		76.0	\$487,806	\$252,000	194	\$617,102
Scott Latta		71.1	336,246	175,500	192	394,860
Steve Jakubczak		74.9	371,125	333,000	111	450,284

YTD CATEGORY VI

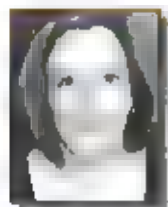
NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Torrence Rowell	100		\$30,938	\$26,000	119	\$30,938
Allan Jennings	91		75,042	65,000	115	123,413

PR Manager

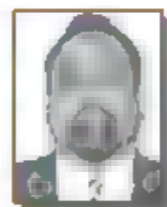


Debbie Enstedt
Winnipeg, MB

Category A



Laura Mackin
Cedar Rapids, IA



Charles Hill
Concord, CA

Category B



Eric Dalager
Sioux Falls, SD



Kelvin Muggerridge
Auckland, NZ

Category C



Susan Fuldauer
Indianapolis, IN



Rachelle Valdez
Salt Lake City, UT

August Production

Rank	Name	Cards	Agency
1.	Debbie Enstedt	33,613	Rick Altig
2.	Charles Hill	4,549	Jatofi-Foti
3.	Timothy Farr	3,336	Paul Rumbac

Month: 18,960 cards

Rank	Name	Cards	Agency
1.	Laura Mackin	6,288	Altig-Deley
2.	Charles Hill	3,045	Jatofi-Foti
3.	Janice Onasch	2,709	Manson & Altig
4.	Timothy Farr	2,220	Paul Rumbac
5.	Cassandra Robinson	2,008	Altig-Traboulay

Rank	Name	Cards	Agency
1.	Erica Dalager	4,377	Alt.-Orl.-Vene.
2.	Kelvin Muggerridge	3,148	Steve Friedlander
3.	Vivian Dwyer	2,282	Altig-Hay/Bitman
4.	Sue Akers	2,270	John Akers
5.	Mario Soljan	1,540	Steve Friedlander

Month: 55 groups

Rank	Name	Credits	Agency
1.	Susan Fuldauer	10	Mark Hancock
1.	Rachelle Valdez	10	Altig-Orlovic
1.	Kenneth Lett	10	Greg Partee
2.	Krissa Hensley	9	Marc Morton
3.	Kenneth Altizer	8	Marc Morton

YTD Production

Rank	Name	Cards	Agency
*1.	Debbie Enstedt	161,927	Rick Altig
*2.	Malka Arony	59,244	HO LA/Hartman
3.	Charles Hill	40,228	Jatofi-Foti

YTD: 61,879 cards Denise Bowyer

Rank	Name	Cards	Agency
*1.	Malka Arony	22,923	HO LA/Hartman
*2.	Brenda DiSomma	19,484	Eric Gigliore
3.	Charles Hill	18,590	Jatofi-Foti
4.	Mark Cagliaro	16,827	Jatofi-Foti
5.	Timothy Farr	14,650	Paul Rumbac

Rank	Name	Cards	Agency
*1.	Kelvin Muggerridge	15,027	Steve Friedlander
*2.	Vivian Dwyer	14,480	Altig-Hay/Bitman
3.	Erica Dalager	13,783	Alt-Or-Vene
4.	Mario Soljan	10,863	Steve Friedlander
5.	Brenda Swecker	9,570	Chris La Fond

All Time PR Group Production Record
YTD: 110 groups Richard Case

Rank	Name	Credits	Agency
*1.	Kenneth Altizer	97	Marc Morton
*2.	Richard Case	72	Surace-Smith
3.	Cheryl Cook	57	Durham Oldham
4.	Jerry Hartnett	53	Marc Morton
5.	Susan Fuldauer	52	Mark Hancock

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows. Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

American Income & National Income

Proudly Present
A New Labor Advisory Board Member



James Little

*International President
Transport Workers
Union of America*

James Little, *International President of the Transport Workers Union of America*, has been unanimously elected to the Labor Advisory Board.

Transport Workers Union of America (TWU) began 70 years ago with a small group of transit workers in New York City. Since then, the *TWU* has expanded its representation to include new groups such as railroad workers and airline workers. Throughout *TWU*'s history, the union has never lost its energy to organize new workers and this philosophy continues today under the leadership of Mr. Little.

Mr. Little assumed the office of international president on March 31, 2006 upon Michael O'Brien's retirement. Prior to his elevation to president, Mr. Little held the executive vice president position with the union.

Mr. Little has been serving the *TWU* and the labor movement in a number of capacities for nearly three decades. Little became a member of *TWU* in 1971 and started his career as *TWU* Local 540 section chairman and continued up the ladder from there.

Mr. Little has a strong technical background and extensive experience in negotiations, arbitrations, and organizing. Over his career, these attributes have served him well, and we hope as a Labor Advisory Board member we will benefit from his extensive experience in these areas.

We welcome Mr. Little to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!



FROM THE DESK OF

Scott Smith

Senior President

The LDS Experience

At this point, you have already seen the recap of the recent *Leadership Development Seminar* on page 13. I would like to take this opportunity to give my views on why this school is a pivotal point for those who have chosen the management path with American Income and National Income.

If people were to just read the title of the seminar, their inclination might be to attend the school for the sole purpose of sharpening their leadership skills. It is true that the class is designed to help everyone understand just what it takes to be a successful Manager. However, *LDS* is more than the title conveys.

I recall sitting with Rob Falvo in 2004 when he became the director of the school, and our main discussion was on what the experience should be. You see, it is not just about leadership development. It's about the *experience*.

One of the most important experiences I like to witness is people making new friends. Attendees have the opportunity to meet new people from all geographic regions of the United States, Canada, and New Zealand. This is your chance to meet people from the other side of the country — even the other side of the world! *LDS* makes it happen.

Not only will these new acquaintances become personal friends, but they can also become business confidants. Over the course of the Managers' careers, they may find they need someone with whom to share Agency ideas. Everyone requires a sounding board while brainstorming or finding solutions to challenges, and who is a better choice than a fellow Manager? Sometimes, it takes someone with different perspectives or experiences than your own to give you just the tip you need.

LDS also gives you the chance to increase your exposure to the Company. This is your opportunity to meet the people who will

be partly responsible for the future of your career — the people who operate AIL/NILICO and the Home Office personnel who make it great.

When attending *LDS*, you listen to many of the great speakers this Company has to offer. The variety of topics discussed is staggering, touching on everything from Roger Smith's life experiences to Bo Gentile's recruiting techniques. You will listen to Company officers responsible for everything from management philosophy to policy issue and quality of business. Better yet, we bring in the best SGAs and field performers to share how you can capitalize on their tips and experiences.

The whole school is jam-packed with presentations and informative discussions. Only *LDS* gives you the opportunity to learn all this important information in one place. And the food isn't bad either.

By the way, no one ever said you can only come to *LDS* once. In fact, I encourage everyone on the management track to attend every few years in order to stay on top of their game. Not only do we introduce new material every year, but each additional *LDS* you attend serves as a refresher course to keep your mind sharp and your ideas flowing.

During the final day of the school, we make it a point to ask everyone what they will be taking back from their time at *LDS*. Each time, the same thing occurs — everyone answers differently. The experiences vary from person to person, but all will tell you they value their decision to attend.

Now you can understand how the Leadership Development Seminar is for more than just strengthening your leadership skills. Be sure to talk with your SGA about how you can be a part of the next *LDS* experience!

Celebrate your accomplishments
with the Smiths at the 2007 Convention in
Scottsdale, AZ, May 17-20, 2007. The event
will be held at the prestigious Fairmont
Scottsdale Princess golf & spa resort

See your SGA for details



Are you coming?

Public Relations Bonus

Qualifiers

Kelvin Muggersidge	\$6,077.00
Sue Akers	\$3,829.50
Anna Zakharenko	\$3,372.00
Barbara Knight	\$3,094.75
Rachele Valdez	\$2,734.00
Erica DeJager	\$2,640.85
Lori Quina Rozzell	\$2,575.00
Hearsh Crawford-Murch	\$
Paul Winebaum	\$1,915.50
David Prosserches	\$1,720.00
Jerry Hartner	\$1,331.50
Brenda Swecker	\$1,303.50
Charles Hill	\$1,280.00
Brenda DiSomma	\$1,274.00
Laura Macdonald	\$1,225.00
Cecilia Flores	\$
Vivian Dwyer	\$
Joseph Westfall	\$1,186.00
Malke Aronson	\$1,116.55
Frances Christie	\$1,094.50
Kenneth Altizer	\$1,052.50
Laurie Omsch	\$
Lucy Smith	\$894.00
Timothy I	\$,65.00
Leo VanDerBrugg	\$726.88
Larry Lo	\$723.30
Breasia Hadaviz	\$69.00
Mary Hinnerberger	\$654.00
Cheryl Casoli	\$651.50
Mark Gagliardi	\$616.75
Karen Flannery	\$546.50
Al Wall	\$514.85
Lynn Jellison	\$524.00
Robin Andrade	\$511.50
Susan Poldauer	\$503.50
Jacqueline deVooght	\$483.00
Kim Lutz	\$470.50
	\$455.00
	\$449.00
	\$436.50
Cassandra Robinson	\$413.50
Doris Frank-Naday	\$412.00
Sharon Walker	\$429.00
	\$396.00
Donald Spokas	\$392.00
Richard Case	\$383.00
Thomas Schrader	\$312.00
Sandra Johnson	\$295.50
Mario Soljan	\$262.00

Krista Hensley	\$251.50
Joey Steward	\$229.50
Catherine Briggie	\$226.50
Dorell Dancy	\$216.00
William Sauer	\$194.00
Gary Duvall	\$181.50
Bill Vachon	\$179.50
Marilyn Gonzalez	\$178.50
Elizabeth Farnsworth	\$177.00
John Wagner	\$176.50
Law Neil Ruby	\$168.50
Kimberly Johnson	\$165.00
Janet German	\$164.00
Rob Dattley	\$163.50
Deborah French-Gorman	\$161.50
Russell Gilbert	\$150.00
Tammy Tasker	\$147.75
Recky Cutler	\$140.50
William Slocum	\$126.00
Patricia Nielsen	\$126.00
Lenora Williams	\$104.50
Deanne McDonald	\$100.50
Stefaniana Dubinsky	\$100.00

SEPTEMBER

\$63,175.97



September Bonus Qualifiers

Samon Amin	\$12,323.04	Carla Miller	\$1,817.46	Philip Pratt	\$752.11
Harjeet Rana	\$10,110.10	Bill Hayer	\$1,796.58	Ross Ewen	\$730.20
Jon Bianchi	\$8,925.54	Dorian Okham	\$1,697.31	Curt Snow	\$696.95
Daniel Louie	\$7,591.74	Lynn Conway	\$1,693.78	Roseanne Dunn	\$684.95
David Wang	\$7,511.12	Brandon Teter	\$1,649.34	Roger Johnson	\$653.30
Laura Moody	\$7,281.41	Lisa Roemer	\$1,608.11	David Garrett	\$640.52
Donald Orban	\$6,602.76	Lauren Fisher	\$1,588.52	Katherine Georgina	\$599.64
Cheryl Foti	\$6,385.46	Lawrence Hensch	\$1,555.70	Byron Paz	\$556.82
Michael Felt	\$5,711.26	Michael Felt	\$1,411.26	Thomas McMillan	\$549.36
Scott Peterson	\$5,665.80	Michael Felt	\$1,451.00	Michael Felt	\$541.16
William Mc	\$5,478.29	Michael Felt	\$1,412.41	Michael Felt	\$521.15
Michael Felt	\$4,811.86	Michael Felt	\$1,315.48	Michael Felt	\$519.14
James Bailey	\$4,536.89	Patricia Lee	\$1,379.51	James Palmer	\$505.85
Matthew Melhorn	\$4,388.08	Vedran Pipinic	\$1,366.48	Kris Barron	\$497.76
Michael Mc	\$4,296.58	Thomas Mc	\$1,326.79	Thomas Mc	\$483.84
Michael Felt	\$4,265.43	Michael Felt	\$1,361.07	Michael Felt	\$461.30
Michael Felt	\$4,194.72	Michael Felt	\$1,311.29	Michael Felt	\$451.48
William Smith	\$3,896.26	Christine Johnson	\$1,294.09	Christine Johnson	\$303.11
Justin Smith	\$3,343.72	Wes Elder	\$1,265.59	James Larkin	\$209.56
Steven Kang	\$3,129.37	Amir Sedaghat	\$1,254.16	Vlad Barov	\$168.84
Nicholas Zangardi	\$3,033.96	Earnest Lovelace	\$1,236.37		
Rebecca Kiebach	\$3,052.39	Scott Rehberg	\$1,235.52		
Mark Gorman	\$2,966.77	Daniel Phares	\$1,174.24		
Joshua Goodman	\$2,930.93	Jason Dickson	\$1,126.44		
Steven Strong	\$2,838.27	Preston Funder	\$1,097.46		
Jeff Ribman	\$2,667.35	Meghan Wright	\$1,068.29		
Rodney Ward	\$2,610.60	Glenn VanDeSande	\$1,065.64		
Matthew Wolfanger	\$2,556.82	Moswen Taylor	\$1,060.88		
William Haefs	\$2,556.06	Jason Mayer	\$1,035.36		
Harpreet Gurnal	\$2,453.19	John Franklin	\$1,032.78		
Scott Keeney	\$2,379.92	Desulava Dumitrova	\$974.47		
Matthew Hogan	\$2,246.93	Randy Teyssier	\$972.34		
David Ackerman	\$2,216.25	Michael Glossop	\$950.93		
Zachary Hart	\$2,195.55	Roger Fung	\$922.64		
David Iriye	\$2,189.91	Susan Bergh	\$884.03		
Alan Silverman	\$2,134.49	Corey Neff	\$856.74		
Barry Dillah	\$2,027.19	Richard Refano	\$845.78		
Faina Bosco	\$1,936.30	Doreen Ryan-Foti	\$842.68		
Joseph Szyniel	\$1,907.77	Salvatore Giacchi	\$823.53		
LaTonya Tucker	\$1,901.70	Rob Hard	\$766.48		
				Total	\$227,288.41

Retention Bonus

QUALIFIER	BONUS*
Richard Krueger	\$4,766.74
Bonnie Williams	\$4,724.50
Rae Duvauchelle	\$4,668.41
Max Quasem	\$4,558.27
Nicole Winn	\$4,359.32
Alex Bluhm	\$3,709.89
Naveen Eapen	\$3,492.85
Carla Miller	\$3,187.41
Mary Ann Gaelic	\$3,082.05
Patricia Newell	\$2,990.95
Theresa Bellajaro	\$2,989.76
Lovely Johnson	\$2,886.94
Rudi Carenzind	\$2,883.77
Rory Elmore	\$2,836.05
Dawn McElwain	\$2,836.00
Daniel Potilechio	\$2,835.66
Brian Allt	\$2,804.01
Joaquin Santos	\$2,796.26
Lily Tchen	\$2,787.94
Jesse Wise	\$2,765.21
Helen Taylor	\$2,762.98
Troy Plummer	\$2,664.52
Anna Vaculikova	\$2,582.28
Ruben Soberanes	\$2,528.34
Roger Dissmore	\$2,506.64
Jose Lopes	\$2,499.03
Allan Munro	\$2,449.84
Merridy DeVorce	\$2,428.11
Kelly Shelton	\$2,349.97
Anthony Accurso	\$2,339.57
Scott Remney	\$2,332.98
Garret Kun	\$2,325.76
Eric Miller	\$2,247.94
Joseph Coarsey	\$2,244.20
David Thornton	\$2,243.77
Samantha Chui	\$2,205.73
Joanne Khav	\$2,163.77
John Collins	\$2,137.02
Sandi Babcock	\$2,134.45
Bradley Kampmeyer	\$2,125.87
Darren Miller	\$2,124.86
Desislav Dimitrova	\$2,119.03
James Schmelzer	\$2,113.45
Robert Ulreich	\$2,098.38
Christopher Jordan	\$2,044.11
Jinzhou Zhao	\$2,038.55
David Jackson	\$2,033.40
Richard Miller	\$2,025.14
Jean Brinkmann	\$1,983.53
Sarah Worobec	\$1,966.28
Justin Smith	\$1,951.16
Jeffrey Gidlund	\$1,949.04
James Aalders	\$1,944.31
George Sargentini	\$1,939.60
David Boshard	\$1,931.26
Jena Rana	\$1,918.33
Timothy Rouney	\$1,913.90
Itay Sharples	\$1,911.71
Angelika Vassilieva	\$1,886.72
Patricio Mornaclay	\$1,885.36
Andrea Yee	\$1,867.99
Todd Engelson	\$1,854.54
Alfred Bronner	\$1,842.28
Thomas VanDsdol	\$1,824.64
Mark Bleier	\$1,816.80
Maria Esposito	\$1,809.78
Ryan Grant	\$1,799.34
Yevgeniy Kashkin	\$1,796.75
Paul May	\$1,776.14
Greg Stewart	\$1,757.89
Dennis Titcombe	\$1,736.76
Edward Hanna	\$1,728.59
Stefano Lebrasseur	\$1,717.60
Heather Hewitt	\$1,712.89
Sebastian Kazek	\$1,687.39
DeJarvis Jiles	\$1,684.79
Earnest Powers	\$1,675.57
David Gevry	\$1,658.76
Philip Anderson	\$1,654.05
Richard Davis	\$1,643.92

QUALIFIER	BONUS*
Yvonne Hernandez	\$1,640.28
Rosalie Zwicker	\$1,630.79
Kymacos Davis	\$1,614.89
Ian Gingold	\$1,603.95
Omar Hashimi	\$1,592.21
Timothy Davee	\$1,588.84
Robert Bingham	\$1,584.35
Patrick Parisi	\$1,571.67
Scott Mellgren	\$1,557.90
Leslie Frohberg	\$1,506.97
Michael Boyer	\$1,505.40
Andre Abramovich	\$1,500.67
Kevin Citizen	\$1,489.85
Matthew MacCannell	\$1,488.31
George Sturge	\$1,482.82
Moswen Taylor	\$1,461.07
Brandon Brian	\$1,454.40
Felili Maiava	\$1,451.66
Scott Florin	\$1,441.46
Jesus Cardenas	\$1,436.62
Federico Watkins	\$1,433.69
John Bulecza	\$1,427.88
Eric LaBosziere	\$1,424.10
Joseph Price	\$1,422.11
Brian Leavy	\$1,413.42
Rachael Klewis	\$1,406.39
Anthony Mutter	\$1,404.03
Thomas Tulowiecki	\$1,402.96
Kim Burton	\$1,391.89
Michael Broker	\$1,382.36
Corey Neff	\$1,379.49
Marinela Achim	\$1,372.36
Timothy Ericson	\$1,368.76
James Bliefnick	\$1,349.76
Jorge Galvis	\$1,340.48
Bianca Zaragoza	\$1,339.93
Grant Wahlig	\$1,327.15
Robert Taylor	\$1,321.33
Tracy McNollan	\$1,300.05
Ross Ewen	\$1,292.89
Curt Snow	\$1,290.52
Jeff Debiak	\$1,285.89
Maria Dvinger	\$1,283.03
Earlene Callion	\$1,281.89
Ricardo Garavito	\$1,273.80
Lorena Barriere	\$1,264.92
Herman Libman	\$1,264.70
Matthew White	\$1,263.73
Bryan Millar	\$1,253.52
Ronald Friedlander	\$1,251.97
James Deibel	\$1,248.80
David Garrett	\$1,246.61
Adam Kahn	\$1,245.72
Anthony Mele	\$1,236.82
Horace Johnson	\$1,234.96
Steven Strong	\$1,234.59
Kelly McDonald	\$1,230.20
Ed Olfert	\$1,229.76
Lennis Hayes	\$1,229.57
Julio Lourido	\$1,220.64
Barry Brown	\$1,218.41
Janette Meza	\$1,218.14
Rebecca Rushnok	\$1,213.31
Brandon Corlins	\$1,212.46
Jennifer Wehrle	\$1,212.22
Timothy Clark	\$1,203.64
Sean Lacroix	\$1,200.79
Christopher Clark	\$1,200.47
Rachel Arenas	\$1,194.66
Majjargal Sukhbaatar	\$1,192.08
Herivelto Pereira	\$1,182.92
Jeffrey DiMedio	\$1,181.72
Shane Kerr	\$1,176.86
James Erickson	\$1,171.44
Allison Bankowski	\$1,167.91
Kevin Wilson	\$1,159.99
Jared Minarich	\$1,149.23
John Sill	\$1,131.59
Tony DeFico	\$1,125.61
Thomas Craig	\$1,099.25

QUALIFIER	BONUS*
Susan Johnston	\$1,089.21
Timothy Paddock-Chappell	\$1,087.90
Bradley Pleasant	\$1,087.81
Tejal Patel	\$1,087.01
Ariel Rodas	\$1,056.71
Paul Samra	\$1,052.26
Gabriel Feldmann	\$1,051.63
Matthew Gonzalez	\$1,033.17
Andrea Barenholtz	\$1,021.41
Jason Ryan	\$1,015.29
Richard Newman	\$1,012.35
Mark Corkrean	\$1,011.70
Roger Beals	\$1,004.95
Nicholas Soboleski	\$1,002.22
Ronnie Newman	\$991.66
Earnest Loveless	\$990.57
Todd O'Neill	\$980.11
Nestor Azamayo	\$978.57
John Reason	\$977.89
Donald Nelson	\$974.10
Joseph Galeski	\$955.28
Raymond Lavrenz	\$953.74
Eugene Williams	\$951.89
Madlyn Woodyard	\$946.30
Dianne Faligowski	\$941.22
Kenneth Eichenlaub	\$941.20
Brian Liu	\$936.32
William Gordon	\$933.22
Ryan Neel	\$930.70
Timothy Nolan	\$927.98
Tony Leonard	\$915.10
Heng Ng	\$911.93
Levar Morgan	\$908.11
Barbara Stillwell	\$899.18
Anita Facundo	\$896.10
Jessica Cruz	\$890.64
Sean Hall	\$890.35
Dawn Parsons	\$888.74
Mickenzie Linse	\$887.33
Maria Watkins	\$885.35
Michael Quirk	\$882.72
Glyn Hunt	\$879.26
Robert Harris	\$877.30
Parmeet Lamba	\$875.71
Thomas Graham	\$873.18
Matt Pluegger	\$866.20
Gregory Jacobs	\$864.28
William Burbank	\$857.30
Michael Dupree	\$852.77
Pamela Ladd	\$847.29
Stephanie Grad	\$845.40
Jason Cine	\$845.27
Elizabeth DiBiase	\$843.66
Lonnie Mounts	\$843.13
Ian McManis	\$838.67
Angelica DeSantos	\$836.24
Jack Wu	\$834.97
Debra Cloutier	\$834.28
Myrissa Howell-Botts	\$833.78
Melissa Lusk	\$832.68
Wade Zoltzman	\$832.67
David Guzman	\$827.80
Kimberley Harrum	\$827.32
Robert Boyer	\$826.88
Lawrence Austin	\$825.52
Benjamin VanFossen	\$823.80
Heather Tanner	\$823.76
Alan Yasutovich	\$823.68
David Hernandez	\$816.71
Darla Merrill	\$809.66
Nathan Clark	\$807.25
Jesse Nepywoda	\$801.26
Rachel Buser	\$796.35
Kennedy Mazik	\$791.96
John Agnew	\$775.18
Robert Kanaan	\$773.92
John Ellins	\$754.24
Emmanuel Villaseñor	\$750.51
Nancy Myers	\$741.59
David Goodman	\$734.10

Retention Bonus

QUALIFIER	BONUS*
David Wright	\$731.04
Alan Rosen	\$716.17
Guy Panno	\$673.03
Norman Sellen	\$671.10
Noah Alkinburgh	\$663.63
John-Deane Nwafor	\$661.54
Todd Sufim	\$653.15
Lee Croft	\$642.78
Jared Andrews	\$639.18
Patricia Longenecker	\$638.34
David Shields	\$637.82
Laura Beshara	\$633.25
James Pitmei	\$631.44
Cynthia Kent	\$632.04
Christopher Haacke	\$631.66
Julian Rivera	\$631.37
Brian Blair	\$630.93
Paul Smoley	\$630.64
Karl Good	\$630.30
Rajnil Chand	\$625.93
Dolcina Fletcher	\$623.91
Matthew Daley	\$621.83
Kaynca Hunt	\$617.50
Matthew Laubenstein	\$614.86
Louis Costa	\$614.42
Gerald Bowdry	\$614.27
Robert Shafer	\$613.12
Kevin Butler	\$612.84
Mathew Mealey	\$612.57
Benjamin Mattay	\$609.24
Richard Correa	\$607.33
Craig Miller	\$606.39
Albert Corriveau	\$604.98
Danielle Bullew	\$602.96
David Hinnan	\$602.71
Hector Dessis	\$602.14
Scott Kuhlen	\$601.44
Preston Warford	\$600.84
Narovan Phorhirath	\$600.18
Matthew Davison	\$593.72
Thomas Castor	\$592.33
Michael VanDelft	\$588.98
Xiaotian Yao	\$588.61
Nicky Tatarsyn	\$588.58
Matthew Laughter	\$587.86
William Chung	\$583.92
Tuan Nguyen	\$584.20
Frank Soldo	\$583.34
Stephanie Bailey	\$582.47
Yuting Zhao	\$579.89
Nicholas Meid	\$576.72
Michael Gallagher	\$576.35
Amit Garg	\$574.09
Susan Sloan	\$570.08
Isola Janet	\$568.65
Daven Hermosura	\$568.14
Elias Mendoza	\$567.94
Tanya Giosser	\$567.16
Art Gonzales	\$566.27
D J Burkhalter	\$565.20
Rosa Ngulo-Grubb	\$564.88
LeMarcus Johnson	\$564.82
Lisa Hunt	\$564.15
Walter Durant	\$561.72
Deanna Rader	\$561.10
Charles Schvete	\$560.83
Benjamin Ainscough	\$560.23
Kyle Chuang	\$554.14
Demick Cook	\$550.54
London Burnett	\$474.24
Beverly Warford	\$473.07
Jacqueline Frame	\$470.18
Justin Phillips	\$467.08
Karen Wade	\$458.37
Scott Fenton	\$452.03
Sean Smith	\$441.94
Asmao Aalla	\$432.35
Mary Corp	\$432.06
Elizabeth Davis	\$418.56
Joseph Velosquez	\$416.31

QUALIFIER	BONUS*
Darryl Pitts	\$416.04
Jacob Lewis	\$415.39
Laura Smith	\$413.86
Manuel Henry	\$412.38
Howard Henry	\$411.61
Brandon Kissinger	\$408.12
Chessa McKay	\$406.35
Jason Taylor	\$405.17
Nicolas Whitney	\$404.98
Annette Mahreaur	\$404.25
Christopher Carter	\$400.09
Meredith West	\$398.20
Petko Petkov	\$397.85
Josh Pearson	\$397.50
Rodney Reynolds	\$395.35
Angel Thompson	\$393.64
Ronald Dudley	\$392.88
Miguel Mendez	\$391.64
Michael Wagner	\$389.41
Ye Zou	\$388.48
John Filas	\$388.34
Paloma Aquino	\$386.26
Matthew Green	\$385.64
Ryan Murphy	\$384.40
Douglas Coo	\$382.85
Charles Mutholt	\$382.13
Joseph Awallone	\$381.36
Vinnette Smith	\$380.30
Heather Hultquist	\$379.60
Katherine Miller	\$379.55
Crystal Miller	\$379.29
Anderson Soolemanen	\$378.42
Thomas Shull	\$378.27
Angela Roberge	\$378.21
Andrew McGalley	\$378.14
Ryan Vopat	\$378.42
Jaymi Hendrickson	\$377.47
Matthew Maa	\$376.71
Graeme Binnel	\$376.64
Louis Schocken	\$374.54
Heather McBratich	\$374.07
Kimberly Eppinger	\$373.75
Shannon Alton	\$373.96
Dustin Crosswell	\$373.59
Edward Milton	\$373.49
Jill Gadbaw	\$373.40
Candace Engelson	\$374.90
Jonathan VanHorn	\$372.75
Ketan Solanki	\$371.54
Scott McColligan	\$370.57
Charles Foote	\$371.46
Adrian Jones	\$371.35
Daniel Henry	\$371.40
Robert Liles	\$371.79
Steven Arnowitz	\$371.85
Patrick Lamon	\$371.89
Sarah Kee	\$371.20
Daniel Orr	\$371.13
Heather Perez	\$367.65
Joe Toschi	\$367.41
Arthur Silva	\$366.95
Eham Kreitner	\$364.82
Richard Malina	\$364.48
Eric Grant	\$363.77
Matthew Midgett	\$363.70
Barry Abrams	\$363.36
Shannon O'Donnell	\$362.04
Deborah Lucas	\$361.08
Joshua LaBonte	\$360.45
William Hickey	\$359.98
Donald Tinney	\$359.16
Debby Tavener	\$356.01
James Colucci	\$355.93
Andrea Powell	\$355.67
Christopher Birthwright	\$354.92
Robert Hurd	\$354.79
Heinz Schaidreiter	\$353.86
Brent Melton	\$353.46
Michael Welch	\$352.42
Jessica Hansen	\$351.86

QUALIFIER	BONUS*
Yidan Fu	\$391.10
Tierra Bullock	\$390.59
Alan Perry	\$389.14
Rosalind Wagner	\$388.74
Carl Bradley	\$386.12
David Wyndham	\$384.94
Jason Simbert	\$384.86
Walter Johnson	\$384.71
Wayne Schultz	\$384.32
Bruno Vieira	\$383.97
Daniel Fleisher	\$383.28
Timur Nisenbaum	\$382.61
James Caldwell	\$381.35
Carolyn Goodridge	\$381.28
Seija Curtis Ebert	\$380.67
Dizin Burkhardt	\$380.53
Kurt Manin	\$379.86
Julian Romeu	\$378.95
Luis Malave	\$378.45
Callie Mashburn	\$378.44
Daniel Green	\$377.57
Adam Miller	\$376.98
Patrick Naime	\$376.25
Howard Quarles	\$375.98
Justin Limber-Sapanski	\$375.81
Matthew Adair	\$375.19
Shawna Critter	\$375.28
Sonnetta Echols	\$373.40
Donika Kalyan	\$372.74
Christina Campbell	\$372.03
Jason Pritt	\$371.30
Sandra Ivy	\$368.73
Samuel Massey	\$368.63
Alton Petty	\$368.26
Jeffery King	\$367.60
Lindsay Bell	\$367.17
Carisad Kim	\$365.81
Thomas Soloweyko	\$365.17
Billy Bailey	\$363.66
Jeffrey Lonowski	\$363.44
Jessica Barnes	\$363.38
Josmine Tirado	\$362.22
Joseph Merida	\$363.19
Carlos Moreno	\$362.81
Volodymyr Bakhtyr	\$361.91
Amber Shaffer	\$361.85
Peter Ogros	\$361.04
Sandra Hollenberg	\$360.79
Katherine Viggiano	\$360.65
Tyler Simmons	\$360.53

Total Bonus Paid Out
\$447,528.33

BR Bonus

September Bonus Qualifiers

Qualifier	Bonus
William Myatt	\$1,861.04
Donald Urban	\$1,428.60
Simon Arias	\$3,428.49
Todd Engelson	\$2,753.53
Robert Gestler	\$2,091.07
Natalie Linker	\$2,669.60
Riott Gryka	\$2,647.22
Melanie Cohen	\$2,409.03
Sarah Worebec	\$2,163.77
Zachary Hart	\$2,084.13
Benjamin Fon	\$2,057.72
Kim Burton	\$2,025.14
Brett MacCormell	\$1,968.28
John Collins	\$1,885.36
Craig Higgins	\$1,799.34
Terry Donaldson	\$1,684.79
Steven Sequera	\$1,646.38
Sara Geuper	\$1,608.34
Garnet Kim	\$1,565.70
Scott Sorenberg	\$1,511.47
Joseph Layjori	\$1,506.97
Rodney Ward	\$1,505.40
Jeremy Welch	\$1,489.85
Steven DiChiaro	\$1,452.73
Greg Stewart	\$1,436.62
Raphael Bouchereau	\$1,431.69
Warner Hunt	\$1,422.11
Thomas VanDriel	\$1,394.22
Maxine Moody	\$1,373.21
Moshannah Branson	\$1,340.48
Megan Olson	\$1,339.93
Bradley Elmon	\$1,315.04
Hank Goffjon	\$1,281.89
David Farraway	\$1,255.44
David Inye	\$1,218.14
William Heeh	\$1,212.22
Brandon Teter	\$1,179.79
Matthew Melhorn	\$1,159.99
Jeff Rilsman	\$1,157.57
David Ackerman	\$1,089.21
Benee Jellies	\$1,087.81
DeMario Cooper	\$1,087.01
David Wyndham	\$1,056.71
James Brenneis	\$1,012.35
Todd Krentzel	\$991.66
Bonnie Williams	\$989.11
Laura McCorty	\$984.53
Marissa Pascual	\$941.22
Earnest Powers	\$919.70
Laurence King	\$915.10

Qualifier	Bonus
Mathew White	\$890.35
Mathew Probst	\$888.74
Kenji Leonard	\$885.35
Janis Blackburn	\$882.72
Diego Acunjo-Puerta	\$879.26
William Chang	\$855.71
Sarah Sweeney	\$849.97
Michael Glasgow	\$845.27
Jennifer Ingomundson	\$822.47
Matthew Gonzalez	\$811.38
Brian Lalloff	\$810.07
Roger Beals	\$807.32
Tyler Hunt	\$825.12
Alex Gonzalez	\$721.76
Scott Reiberg	\$821.68
Mark Garman	\$816.71
Tom Coates	\$809.66
Scott Kenney	\$807.25
Adrian Mowles	\$797.64
Harriet Gural	\$797.44
Samantha Choi	\$793.90
Bill Hayer	\$769.83
Murjugal Subbasteer	\$746.17
Rene Sedarghat	\$728.04
Dauntan Henderson	\$699.50
Asher Lavolen	\$639.18
Cynthia Sittig	\$632.04
Suzanne Mjoro	\$630.91
Rudina Ruzenholtz	\$623.91
Stefan Johansson	\$617.58
Bradley Weigand	\$612.57
Corey Neff	\$609.24
James Milburn	\$607.47
Matthew Herrera	\$606.59
Richard Solano	\$601.44
Joseph Henderson	\$600.84
Michael Thiel	\$600.18
London Bunnert	\$589.84
Brian Alt	\$588.96
James Aalders	\$588.61
Dirrek Sandilands	\$588.58
Salvatore Guadri	\$584.28
Lakinya Tucker	\$582.47
Stephen Makiney	\$576.72
Bhupinder Atwal	\$574.09
Glenn VanDerLande	\$568.34
Michael Dupree	\$567.94
Democratia Pashaheis	\$567.16
Barbara Leuder	\$566.27
Michael Nelson	\$564.11

Qualifier	Bonus
Tracy Raden	\$563.10
Hector Dessis	\$487.69
Randolph Souliers	\$473.07
Meredith Jalliet	\$432.95
Charlie Berens	\$418.56
Tim Schroeder	\$417.39
Jennifer Webste	\$416.31
Patricia Lee	\$416.04
Volodymyr Demyanyuk	\$415.39
Dwayne Williams	\$412.38
Hugo Horn	\$406.35
Craig Strompl	\$404.35
Benham Isali	\$400.50
Gabriel Feldmann	\$397.50
William Thompson	\$385.64
Ross Ewert	\$389.44
Jean-Francois Verona	\$386.48
Leon Thompson	\$387.05
Walter Bawert	\$386.84
Justin Phillips	\$385.68
Jared Bilasovich	\$384.40
Corey Friesch	\$382.85
Randy Layton	\$382.15
Tanoddy Rooney	\$381.36
Meghan Bhigini	\$379.84
Sean Smith	\$379.29
Charles Vance	\$378.27
Jose Sanchez	\$367.26
Verdon Piponi	\$364.40
Ronald Inhof	\$363.63
Resamie Landon	\$358.34
Michael Wine	\$265.47
Bradley George	\$243.54
Rachel Boser	\$239.73
Samuel Lasala	\$236.40
Michael Heron	\$234.98
Steven King	\$232.75
Jonathan Robert	\$231.54
Kevin McDiarmid	\$226.57
Cindy Caven	\$214.79
Paul Brimian	\$214.03
Michael Webb	\$213.69
Katherine Georgino	\$213.21
Robert Sanaen	\$210.13
Justin Smith	\$207.41
Todd Salm	\$205.56
Ronald Friedlander	\$204.62
Taina Lamello	\$204.48
Shirley Stanback	\$203.70
David Goodman	\$200.45

Qualifier	Bonus
Byron Paz	\$197.98
Christina Ingram	\$195.67
James Neffigan	\$194.92
Corey Carlson	\$192.42
Mickenzie Linse	\$191.86
Matthew Moore	\$190.59
Alan Silverman	\$184.94
Theodore Greer	\$184.86
Daniel Puschmidt	\$184.71
Taina Bosco	\$183.97
Bruce Rigolo-Grubb	\$181.28
Joanna Chingulst	\$180.57
James Paines	\$179.86
Lisa Roemer	\$178.95
Karl Schuckert	\$178.44
Kris Barron	\$176.98
Betty Ross	\$175.98
Laura Luthy	\$175.28
Heather Tanner	\$172.74
Kelly Pascal	\$172.03
Earle Harris	\$170.50
Michael Laramie	\$165.17
Kevin Willey	\$163.66
Matthew Laughlin	\$163.44
Robert Hamilton	\$163.38
Jason Harris	\$163.22
Bryon Davidson	\$163.19
Wanda Zaragoza	\$161.85
Carla Miller	\$160.79
Ryan Tucker	\$160.53

Total Bonuses Paid Out

\$139,934.58

